U.S. Application No. 10/720,892 Examiner Nelson Art Unit 2109 Response to February 9, 2007 Office Action

AMENDMENT TO THE CLAIMS

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[c01] (Cancel)

- [c02] (Currently Amended) A method according to claim 12, further comprising the step of extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history.
- [c03] (Currently Amended) A method according to claim 2, wherein the step of extending trustbased credit to the user comprises linearly predicting the user will pay for the requested communications service based upon at least one of the user's payment history, the user's usage history, and the user's credit history.
- [c04] (Currently Amended) A method according to claim 12, further comprising the step of extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.
- [c05] (Currently Amended) A method according to claim 12, further comprising the step of billing the user for the communications service.
- [c06] (Currently Amended) A method according to claim 12, further comprising the step of aggregating billing charges between the other service providers of the other communications networks.
- [c07] (Currently Amended) A method according to claim 12, further comprising communicating the step of presenting a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

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- [c08] (Currently Amended) A method according to claim 12, further comprising the step of electronically communicating a single billing statement to the client communications device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.
- [c09] (Currently Amended) A method according to claim 12, further comprising the step of providing the requested communications service.
- [c10] (Currently Amended) A method according to claim 12, further comprising the step-of billing a credit card for the aggregated charges.
- [c11] (Currently Amended) A method according to claim 12, further comprising the step of allocating additional network bandwidth to fulfill the request for communications service, the allocation of additional network bandwidth based upon the user's payment history and usage history.
- [c12] (Currently Amended) A method-according to claim—1, further comprising—the step—of accessing—a segmentation—profile stored in memory, the segmentation—profile containing user—preferences—for presenting billing—charges from—the other service—providers of the other communications networks

A method of providing communications services, comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

permitting the user to negotiate with other service providers of other communications networks to fulfill the request for communications service; and

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accessing a segmentation profile stored in memory, the segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks.

[c13] (Currently Amended) A method according to claim 1, wherein the step of permitting negotiation with the other service providers comprises permitting a user associated with the client communications device to negotiate with the other service providers

A method of providing communications services, comprising:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; and

permitting the user to negotiate with other service providers of other communications networks to fulfill the request for communications service.

- [c14] (Currently Amended) A method according to claim 13, wherein the step of permitting negotiation with the other service providers comprises negotiating on behalf of the a user associated with the client communications device.
- [c15] (Currently Amended) A computer program product <u>comprising processor-executable</u> <u>instructions for, comprising</u>:

service originating from a client communications device associated with a user, the request for communications service communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

permitting the user to negotiate with other service providers of other communications networks to fulfill the request for communications service; and

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accessing a segmentation profile stored in memory, the segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks

a computer-readable medium; and

a Analysis Module stored on the computer readable medium, the Analysis Module receives a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communications network to a service provider of that communications network, and the Analysis Module permits the user to negotiate with other service providers of other communications networks to fulfill the request for communications service.

- [c16] (New) A method according to claim 13, further comprising extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history.
- [c17] (New) A method according to claim 13, further comprising billing the user for the communications service.
- [c18] (New) A method according to claim 13, further comprising aggregating billing charges between the other service providers of the other communications networks.
- [c19] (New) A method according to claim 13, further comprising communicating a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.
- [c20] (New) A method according to claim 13, further comprising billing a credit card for the aggregated charges.

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[c21] (New) A computer program product comprising processor-executable instructions for:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

permitting the user to negotiate with other service providers of other communications networks to fulfill the request for communications service.

[c22] (New) A system providing communications services, the system operative to:

receive a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; and

permit the user to negotiate with other service providers of other communications networks to fulfill the request for communications service.

[c23] (New) A system providing communications services, the system operative to:

receive a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider;

permit the user to negotiate with other service providers of other communications networks to fulfill the request for communications service; and

access a segmentation profile stored in memory, the segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks.